

# In the Event of a Flood – Tips to Reduce Loss and Damage

Even if you have never experienced a flood, you ought to know what to do if floodwaters threaten you, your family, or your community.

The following tips from the National Flood Insurance Program are given as suggested guidelines for action. If you find yourself in a flood situation and do not know what to do, check with your local emergency managers.

## STEPS TO TAKE TODAY

*Make an itemized list of personal property, including furnishings, clothing, and valuables. Photographs of your home - inside and out - are helpful. This will assist an adjuster in settling claims and will help prove uninsured losses, which are tax deductible.*

- **Learn the safest route** from your home or place of business to high, safe ground should you have to evacuate in a hurry.
- **Keep a portable radio**, emergency cooking equipment, and flashlights in working order.
- **BUY FLOOD INSURANCE.** Protection against loss due to floods is *not* covered under a homeowner's policy. You should contact your property/casualty agent or broker about eligibility for flood insurance, which is offered through the National Flood Insurance Program (NFIP). Generally, there is a five-day waiting period for this policy to become effective, so don't wait until the last minute to apply.
- **Keep your insurance policies** and a list of personal property in a safe place, such as a safe deposit box. Know the name and location of the agent(s) who issued these policies.

- **Persons who live in frequently flooded areas** should keep on hand materials such as sandbags, plywood, plastic sheeting, and lumber which can be used to protect properties. *(Remember, sandbags should not be stacked directly against the outer walls of a dwelling, since, when wet, the bags may create added pressure on the structure.)*

## WHEN THE FLOOD COMES

*The safety of your family is the most important consideration. Since flood waters can rise very rapidly, you should be prepared to evacuate before the waters reach your property.*

**Keep a battery-powered radio** tuned to a local station, and follow all emergency instructions.

**If you're caught in the house** by suddenly rising waters, move to the second floor and, if necessary, to the roof. Take warm clothing, a flashlight, and portable radio with you. Then wait for help . . . don't try to swim to safety. Rescue teams will be looking for you.

**When outside the house, remember . . . FLOODS ARE DECEPTIVE.** Try to avoid flooded areas, and don't attempt to walk across stretches of flood waters that are more than knee deep.



**IF, AND ONLY IF, TIME PERMITS . . .** there are a number of precautionary steps that can be taken:

- **Turn off all utilities** at the main power switch and close the main gas valve if evacuation appears necessary. Do not touch any electrical equipment unless it is in a dry area, or you are standing on a piece of dry wood while wearing rubber-soled shoes or boots and rubber gloves.
  - **Move valuable papers**, furs, jewelry, clothing, and other contents to upper floors or higher elevations.
  - Fill bathtubs, sinks, and jugs with clean water in case regular supplies are contaminated (you can sanitize these items by first rinsing with bleach).
  - **Board up windows** or protect them with storm shutters or tape (to prevent flying glass).
  - **Bring outdoor possessions** inside the house or tie them down securely. This includes lawn furniture, garbage cans, tools, signs, and other moveable objects that might be swept away or hurled about.
- If it is safe to evacuate by car**, you should consider the following:
- **Stock the car with nonperishable foods** (like canned goods), a plastic container of water, blankets, first aid kit, flashlights, dry clothing and any special medication needed by your family.
  - **Keep the gas tank at least half full**, since gasoline pumps will not be working if the electricity has been cut off.
  - **DO NOT DRIVE WHERE WATER IS OVER THE ROADS.** Parts of the road may already be washed out.

- **If your car stalls in a flooded area**, abandon it as soon as possible. Floodwaters can rise rapidly and sweep a car (and its occupants) away. Many deaths have resulted from attempts to move stalled vehicles.

## AFTER THE FLOOD

*If your home, apartment, or business has suffered flood damage, immediately call the agent or broker who services your flood insurance policy. The agent will then submit a loss form to the National Flood Insurance Program. An adjuster will be assigned to inspect your property as soon as possible.*

**Prior to entering a building**, check for structural damage. Make sure it is not in danger of collapsing. Turn off any outside gas lines at the meter or tank, and let the house air for several minutes to remove foul odors or escaping gas.

**Upon entering the building**, do not use open flame as a source of light since gas may still be trapped inside; a battery-operated flashlight is ideal.

**Watch for electrical shorts or live wires** before making certain that the main power switch is turned off. Do not turn on any lights or appliances until an electrician has checked the system for short circuits.

**Cover broken windows and holes in the roof or walls** to prevent further weather damage. The expense of these temporary repairs is usually covered under your flood insurance policy (subject to the policy deductible). *Therefore, it is important to save receipts.*

**You can learn if you are within or near the floodplain by checking the City Website:**

[http://www.harrisburgpa.gov/Downloads/Maps/Flood\\_Zone\\_Map.pdf](http://www.harrisburgpa.gov/Downloads/Maps/Flood_Zone_Map.pdf)

**Proceed with immediate cleanup measures** to prevent any health hazards. Perishable items which pose a health problem should be listed and photographed before discarding. Throw out fresh food and previously opened medicines that have come in contact with floodwaters.

**Water for drinking and food preparation** should be boiled vigorously for ten minutes (*until the public water system has been declared safe*). Another method of disinfecting is to mix 1/2 teaspoon of liquid commercial laundry bleach with 2 1/2 gallons of water. . . let stand for five minutes before using. The flat taste can be removed by pouring the water from one container to another, or adding a pinch of salt. In an emergency, water may be obtained by draining a hot water tank or melting ice cubes.

**Take pictures of the damage done to your building and contents.** Refrigerators, sofas, and other hard goods should be hosed off and kept for the adjuster's inspection. A good deodorizer when cleaning major kitchen appliances is to add one teaspoon of baking soda to a quart of water. Any partially damaged items should be dried and aired; the adjuster will make recommendations as to their repair or disposal.

**Take all wooden furniture outdoors**, but keep it out of direct sunlight to prevent warping. A garage or carport is a good place for drying. Remove drawers and other moving parts as soon as possible, but do not pry open swollen drawers (*or doors*) from the front. Instead, remove the backing and push the drawers out.

**Shovel out mud** while it is still moist to give walls and floors a chance to dry. Special attention at this early stage should be paid to cleaning out heating and plumbing systems. Once plastered walls have dried, brush off loose dirt. Wash with a mild soap solution

and rinse with clean water; always start at the bottom and work up. Ceilings are done last.

**Mildew can be removed** from *dry* wood with a solution of 4 to 6 teaspoons Tri-sodium Phosphate, 1 cup liquid chlorine bleach, and 1 gallon water.

**Clean metal at once** then wipe with a kerosene-soaked cloth. A light coat of oil will prevent iron from rusting. Scour all utensils, and, if necessary, use fine steel wool on unpolished surfaces. Aluminum may be brightened by scrubbing with a solution of vinegar, cream of tartar, and hot water.

**Quickly separate all laundry items** to avoid running colors. Clothing or household fabrics should be allowed to dry (*slowly, away from direct heat*) before brushing off loose dirt. If you cannot get to a professional cleaner, rinse the items in lukewarm water to remove lodged soil. Then wash in lukewarm, mild detergent; rinse and dry in sunlight.

**Flooded basements should be drained and cleaned** as soon as possible. Remember, however, that structural damage can occur by pumping out the water too quickly. *After* the surrounding floodwaters have subsided, begin draining the basement in stages, about 1/3 of the water volume each day.



### **WHAT IS THE NATIONAL FLOOD INSURANCE PROGRAM?**

The NFIP is a federal program established by Congress in 1968 that enables property owners to buy flood insurance at reasonable rates. In return, communities carry out local flood plain management measures to protect lives and property from future flooding.

The Program is administered by the Federal Emergency Management Agency (FEMA) through its Federal Insurance Administration.

For communities participating in the NFIP, flood insurance is available on almost any building and contents. This includes single- and multi-family dwellings, mobile homes, businesses, government and farm buildings, churches and schools. Contents coverage is also available to renters.

Harrisburg also participates in the voluntary **Community Rating System** which has resulted in lower insurance rates for properties within the City: 20% reduction for properties in Special Flood Hazard Areas (aka 100-year), 15% for non-SFHA properties.

To find out more about flood insurance eligibility and your property's exposure to flood risk, contact any licensed property/casualty agent or broker.

You can also go to the City of Harrisburg's website, or contact the Department of **Building and Housing Development** at 717.255.6419.

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